

Information to identify the case:

Debtor 1	<u>Lee C. Schmidt</u>	Social Security number or ITIN	xxx-xx-3168
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Kristen A. Schmidt</u>	Social Security number or ITIN	xxx-xx-2001
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-23532-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lee C. Schmidt

Kristen A. Schmidt

2/22/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lee C. Schmidt
Kristen A. Schmidt
DebtorsCase No. 12-23532-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 67

Date Rcvd: Feb 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2018.

db/jdb
cr +Lee C. Schmidt, Kristen A. Schmidt, 7 Gunther Road, Cheswick, PA 15024-1918
+Ally Financial Inc. f/k/a GMAC Inc., Tucker Arensberg, P.C., c/o Brett A. Solomon,
1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr +Bill Me Later, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,
Seattle, WA 98121-3132
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
cr +U.S. Bank National Association, 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883
13438132 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
13445617 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
13421359 +American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
13421363 +BSI Financial Services &, 314 South Franklin Street, Titusville, PA 16354-2168
13421361 Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
13615334 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
13421370 Citibank, P.O. Box 790114, Saint Louis, MO 63179-0114
13683849 +Citibank, N.A., as Trustee for CMLTI Asset Trust, c/o FAY SERVICING, LLC,
440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
13421372 Credit Management Compant, P.O. Box 19785, Irvine, CA 92623-9785
13421373 Credit Management Company, P.O. Box 19785, Irvine, CA 92623-9785
13464067 +Deer Lakes School District, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13626803 +Deer Lakes School District, Keystone Collections Group, c/o Kratzenberg & Lazzaro,
546 Wendel Rd., Irwin, PA 15642-7539
13421376 Direct Loans, PO Box 5609, Greenville, TX 75403-5609
13421378 +Discovery Health Record Solutions, 1150 North meadow Parkway, Suite 100,
Orlando, FL 32807
13421379 +Dorothy Bonovitz, Tax Collector, PO Box 4, Russellton, PA 15076-0004
13802296 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
13421380 +First National Bank, P.O. Box 3412, Omaha, NE 68103-0412
13423315 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
13421382 +IN Charge Debt Solutions, 5750 Major Blvd, Suite 175, Orlando, FL 32819-7976
13421383 Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
13421384 +Life Home Care, P.O. box 643798, Pittsburgh, PA 15264-3798
13421386 +Marc S. Weisberg, 123 S. Broad Street, Suite 2080, Philadelphia, PA 19109-1031
13421388 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: NMAC, P.O., Box 9001132, Louisville, KY 40290-1132)
13443965 +Newbury Place REO III, LLC, 314 S. Franklin Street, Titusville, PA 16354-2168
13421387 +Newbury Place REO III, LLC, 7500 Old Georgetown Road, Suite 1350, Bethesda, MD 20814-6240
13437843 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366
13421389 +P. Christopher Coburn, Phd., 1326 Freeport Road, Suite 250, Pittsburgh, PA 15238-3121
13421392 +PNC, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
13424370 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
14734256 +PROF-2013-S3 Legal Title Trust by, U.S. Bank N.A. as Legal Title Trustee,
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
13464065 +Township of West Deer, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13421398 UPMC Physician Services, 417 Bridge Street, Danville, VA 24541-1403
13446440 US Department of Education, Direct Loan SVC, PO Box 5609, Greenville, TX 75403-5609
13421400 +WPIC, Quantum I Building 3rd Fl, Distribution Romm #386, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348
13421399 +West Deere Township & Deer Lakes, School District, P.O. Box 4, Russellton, PA 15076-0004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 23 2018 02:20:13 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13421357 EDI: MERRICKBANK.COM Feb 23 2018 02:08:00 Advanta, P.O. Box 31032, Tampa, FL 33631-3032
13501738 EDI: MERRICKBANK.COM Feb 23 2018 02:08:00 Advanta Bank Corporation,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13421358 EDI: GMACFS.COM Feb 23 2018 02:08:00 Ally Financial, P.O. Box 9001951,
Louisville, KY 40290-1951
13442165 +EDI: GMACFS.COM Feb 23 2018 02:08:00 Ally Financial, c/o Ally Servicing LLC,
P.O. Box 130424, Roseville, MN 55113-0004
13421360 EDI: AMEREXPR.COM Feb 23 2018 02:08:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
13445787 EDI: BECKLEE.COM Feb 23 2018 02:08:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13487819 E-mail/Text: bncmail@w-legal.com Feb 23 2018 02:20:36 Bill Me Later,
c/o Weinstein & Riley, P.S., PO Box 3978, Seattle WA 98124-3978
13421364 EDI: CAPITALONE.COM Feb 23 2018 02:08:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
13421365 EDI: CHASE.COM Feb 23 2018 02:08:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13421369 +EDI: CHASE.COM Feb 23 2018 02:08:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Feb 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13421371 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 23 2018 02:20:31 Collection Service Center,
839 5th Ave, New Kensington, PA 15068-6303
13430937 +EDI: TSYS2.COM Feb 23 2018 02:08:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13427706 EDI: DISCOVER.COM Feb 23 2018 02:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13421377 EDI: DISCOVER.COM Feb 23 2018 02:08:00 Discover Card, P.O. Box 71084,
Charlotte, NC 28272-1084
13528875 EDI: ECMC.COM Feb 23 2018 02:08:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
13435420 EDI: RMSC.COM Feb 23 2018 02:08:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13421381 +EDI: RMSC.COM Feb 23 2018 02:08:00 Gap/Old Navy, P.O. Box 965005,
Orlando, FL 32896-5005
13421385 +EDI: TSYS2.COM Feb 23 2018 02:08:00 Macy's, P.O. Box 8218, Mason, OH 45040-8218
13510477 EDI: BL-CREDIGY.COM Feb 23 2018 02:08:00 Main Street Acquisition Corp., assignee,
of CHASE BANK USA, N. A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13518780 +E-mail/Text: bknotice@ncmllc.com Feb 23 2018 02:20:37 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13497389 EDI: PRA.COM Feb 23 2018 02:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13585577 EDI: PRA.COM Feb 23 2018 02:08:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
13627112 +EDI: PRA.COM Feb 23 2018 02:08:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
13421390 EDI: RMSC.COM Feb 23 2018 02:08:00 PayPal, P.O. Box 965005, Orlando, FL 32896-5005
13421394 E-mail/Text: BankruptcyMail@questdiagnostics.com Feb 23 2018 02:21:12 Quest Diagnostics,
P.O. Box 7302, Hollister, MO 65673-7302
13421397 +EDI: RMSC.COM Feb 23 2018 02:08:00 Sam's Club/GECS, P.O. Box 965005,
Orlando, FL 32896-5005

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIMORTGAGE, INC.
cr CitiBank, N.A. et. al
cr Citibank, N.A., as Trustee for CMLTI Asset Trust
cr Deer Lakes School District
cr Newbury Place REO III, LLC
cr PROF-2013-S3 Legal Title Trust, by U.S. Bank Natio
cr Township of West Deer
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741
cr* Nissan Motor Acceptance Corporation, P.O. Box 660366, Dallas, TX 75266-0366
cr* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13421362* Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
13421366* Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13421367* Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13421368* Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13421374* Credit Management Company, P.O. Box 19785, Irvine, CA 92623-9785
13421375* Credit Management Company, P.O. Box 19785, Irvine, CA 92623-9785
13421393* +PNC, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
13421391* PayPal, P.O. Box 965005, Orlando, FL 32896-5005
13421395* Quest Diagnostics, P.O. Box 7302, Hollister, MO 65673-7302
13421396* Quest Diagnostics, P.O. Box 7302, Hollister, MO 65673-7302

TOTALS: 7, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Feb 22, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial Inc. f/k/a GMAC Inc.
bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Daniel Brett Sullivan on behalf of Creditor Bill Me Later BNCmail@w-legal.com,
DanS@w-legal.com
Gregory Javardian on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust
greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com
Harry B. Reese on behalf of Creditor CITIMORTGAGE, INC. harry.reese@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com
James Warmbrodt on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National
Association, as Legal Title Trustee bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of West Deer jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Deer Lakes School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jill Manuel-Coughlin on behalf of Creditor CITIMORTGAGE, INC. jill@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Jill Manuel-Coughlin on behalf of Creditor CitiBank, N.A. et. al jill@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Kenneth Steidl on behalf of Joint Debtor Kristen A. Schmidt julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Kenneth Steidl on behalf of Debtor Lee C. Schmidt julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Kevin T. McQuail on behalf of Creditor Newbury Place REO III, LLC ecfmail@mwc-law.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
William E. Craig on behalf of Creditor Nissan Motor Acceptance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 17